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April 23, 2003

Official

To: United States Patent and Trademark Office
Examiner J. Ouellette -- Art Unit 3629

Fax No: 703-872-9326

From: William J. Clemens

RE: S/N 09/888,323 WOOD et al.

Comments:

Please see the following Amendment for filing in the above-identified patent application. Thank you.

Total pages including cover page: 31

CONFIDENTIALITY NOTICE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: WOOD ET AL.)
) Group Art Unit 3629
Serial No. 09/888,323)
) Examiner: J. Ouellette
Filed: June 22, 2001)
) Attorney Docket 15990
For: METHOD AND SYSTEM FOR)
 DETERMINING PERSONAL ...)

April 9, 2003

Assistant Commissioner for Patents
Washington, D.C. 20231

DECLARATION UNDER RULE 131 (a)

Honorable Sir:

E. VINCENT WOOD, DAVID MARK KEIRSEY and RICHARD P. N. MILNER, the applicants in the above-identified patent application, declare as follows:

1. That sometime prior to February 29, 2000, applicants Wood and Milner conceived of a method and a system for the temperament based selection and delivery of appropriate financial services and products.

2. The method and system included financial personality testing and categorization to permit a financial consultant to know his/her customer. The method and system used personality tests, application specific tests and situational action response tests to obtain test results from an individual. The test results were scored and the scoring results classified based upon a set of rules. The classified results were compared to a set of references to develop a set of data representing preferences and other characteristics of the individual being tested.

3. Shortly after the conception, applicants Wood and Milner involved applicant KeirseY in the construction of a prototype system. One of the elements of the system that was contributed by applicant KeirseY was the KeirseY Temperament Sorter personality test. During the construction of the prototype system, applicants came to appreciate that the method and a system for the temperament based selection and delivery of appropriate financial services and products

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David Mark Keirse

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could be applied to many other fields to determine personal characteristics and preferences of an individual.

4. Applicants Wood, Keirse and Milner worked together to complete a prototype system that was successfully tested prior to February 29, 2000. The prototype system was a reduction to practice embodying the features originally conceived by applicants Wood and Milner and features added through the joint efforts of applicants Wood, Keirse and Milner.

5. Applicant Wood prepared two written descriptions of the method and system, attached hereto as Exhibits "A" and "B", which documents were submitted to applicants' patent attorney prior to February 29, 2000. Exhibits "A" and "B" describe the method and system defined by Claims 1-12 of the above-identified patent application utilizing the financial services and products terminology.

The declarants further state the above statements were made with the knowledge that willful false statements and the like are punishable by fine and/or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that any such willful false statement may jeopardize the validity of this application or any patent resulting therefrom.

Date: April 14, 2003By E. Vincent Wood
E. Vincent WoodDate: April 14, 2003By David M. Keirse
David M. KeirseDate: April 14, 2003By R. P. N. Milner
Richard P. N. Milner

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